

## **U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS**

### **Florida**

#### **Homes In Partnership, Inc.**

Apopka, FL

\$9,329

Homes In Partnership, Inc. has been providing and facilitating affordable housing for Central Florida residents in the very low to moderate-income range for the past twenty-five years. The organization partners with many community-based organizations to help low income and underserved minorities in the community. Notably, Homes In Partnership received special recognition from Rural Housing Services for being the only nationwide self-help housing provider meeting their goal of providing post purchase counseling services to occupants qualified for homeownership. The agency has received consecutive grants from Rural Housing Services for twenty-five years to provide technical assistance to families interested in building their homes through the self-help program. During fiscal year 2001, the agency successfully counseled 735 clients resulting in 94 clients purchasing housing.

#### **Manatee Coalition For Affordable Housing, Inc.**

Bradenton, FL

\$25,563

Manatee Coalition for Affordable Housing, Inc. has been providing homeownership education since its inception in 1991. It has a solid track record of helping very low and low-income families to become homeowners. The agency's housing counseling services include homebuyer education, pre and post-purchase counseling, and marketing and outreach initiatives. Additionally, Manatee is a member of the Ward 5 Quality Assurance Team that is made up of community nonprofit agencies whose mission is to establish a forum through which information about local community needs can be discussed and exchanged. During fiscal year 2001, the agency successfully counseled 421 clients resulting in 54 clients purchasing housing.

#### **Manatee Opportunity Council, Inc.**

Bradenton, FL

\$17,987

Manatee Opportunity Council, Inc., a private nonprofit, has been a HUD-certified Housing Counseling Agency since the early 1970's, providing services on behalf of indigent, low-income individuals and families since 1968. It serves Manatee, Sarasota, Charlotte, Lee, DeSota and Hardee Counties, and is also the case management agency for the HUD funded Manasota Homeless project, serving Manatee and Sarasota Counties. Housing counseling services offered by the agency include: pre-purchase, post-purchase, mortgage default, foreclosure prevention, and rental counseling. During fiscal year 2001, the agency successfully counseled 468 clients with issues related to housing.

#### **Mid-Florida Housing Partnership, Inc.**

Daytona Beach, FL

\$15,823

Mid-Florida Housing Partnership provides a wide array of counseling services in Volusia and Flagler Counties. The Partnership has been operating in this capacity for over eight years, and coordinates its activities with other agencies to meet the needs of many in their service area. The agency offers multiple delivery methods for its services, which are also available in different languages, and all three offices are centrally located. Currently the agency is offering the following types of housing counseling to residents in their service area: pre-qualification, pre-purchase, post-purchase, reverse equity mortgage, money management and default counseling. During fiscal year 2001, the agency successfully counseled 543 clients resulting in 69 clients purchasing homes.

**West Perrine Community Development Corporation**

Miami, FL

\$5,000

The West Perrine Community Development Corporation's Housing Opportunity Center has an experienced and well-trained staff with over twenty years of housing counseling experience. Since opening their doors to the public in December 1994, this agency has served over 2100 households in pre-purchase counseling, mortgage default and foreclosure prevention. Its goal is to provide a total-quality comprehensive counseling service to the residents in order to enable them to achieve decent and affordable housing. During fiscal year 2001, the agency successfully counseled 242 clients resulting in 44 clients purchasing housing.

**Miami Beach Community Development Corporation**

Miami Beach, FL

\$23,398

Miami Beach CDC has been providing housing counseling to clients for over 11 years. During that time they have managed Federal, State and local funds in order to provide a high level of service to the Miami-Dade County residents. Its housing counseling mission is to promote and develop housing opportunities through education and counseling. Miami Beach CDC employs multiple outreach efforts to provide consumer education in both confidential and group counseling sessions. Counseling services offered by the agency include: homebuyer education classes, budgeting, credit repair and home maintenance counseling. During fiscal year 2001, the agency counseled 163 clients with issues pertaining to housing.

**Ocala Housing Authority**

Ocala, FL

\$25,000

The Ocala Housing Authority is a nonprofit organization whose goal is to provide safe, affordable and decent housing for the residents of Marion County. The agency has been serving the City of Ocala, Marion County, for more than three decades as a housing services provider. Services include homebuyer education, foreclosure prevention counseling, advocacy and technical assistance as it pertains to homeownership. During

fiscal year 2001, the agency successfully counseled 1,309 clients with issues pertaining to housing.

**Community Equity Investments, Inc**

Pensacola, FL

\$15,823

Incorporated in 1974, Community Equity Investments, Inc. is a nonprofit agency serving Escambia County, Florida. The agency's Homeownership Program was initiated five years ago to provide affordable housing and homeownership training and counseling to low and moderate-income families. The Housing Counseling Program is in direct response to the Escambia Consortium, Florida Five-Year Consolidated Plan. Based on current activity, the organization expects to hold approximately 20 housing workshops and provide individual counseling to more than 200 clients this year. During fiscal year 2001, the agency counseled 159 clients resulting in 36 clients purchasing housing.

**Consumer Credit Counseling Service of West Florida, Inc.**

Pensacola, FL

\$10,411

Consumer Credit Counseling Service of West Florida, Inc. is a HUD-approved Housing Counseling Agency providing comprehensive housing counseling services in 21 counties and 15 cities in Alabama, Florida, and Georgia, including five (5) major military facilities and the Poarch Creek Band Indian Reservation in Atmore, Alabama. The agency has been in operation since 1975 with a mission to provide free consumer education, financial counseling, housing counseling and debt reduction services. Housing counseling services currently offered by the agency include: homebuyer education workshops, pre-purchase, post-purchase, home equity conversion mortgages (HECM), home improvement/rehabilitation and mortgage default counseling. During fiscal year 2001, the agency successfully counseled 609 clients with issues pertaining to housing.

**Tallahassee Urban League, Inc.**

Tallahassee, FL

\$19,069

The Tallahassee Urban League, Inc. is a private, non-profit organization established in Tallahassee in 1969 to serve the needs of minorities and low-income citizens. The agency has operated a Comprehensive Housing Counseling Program and has been a HUD Certified Counseling Agency since 1978. It has assisted more than 20,000 clients since that time. Tallahassee Urban League serves Leon County and the surrounding counties of Gadsden, Jefferson, Madison and some parts of South Georgia. Housing counseling services currently offered by the agency include: homebuyer education workshops, default/delinquency counseling, pre-purchase, post-occupancy, reverse equity mortgage, Fair Housing and landlord/tenant conflict resolution counseling. During fiscal year 2001, the agency successfully counseled 295 clients with housing related issues.

**Consumer Credit Counseling Service of The Florida Gulf Coast, Incorporated**

Tampa, FL

\$22,316

CCCS of the Florida Gulf Coast was formed over 25 years ago as a nonprofit organization to provide financial counseling and education. CCCS has 16 offices located throughout its five-county service area. It is committed to providing the best professional consumer credit education, confidential financial counseling and debt reduction programs to all segments of those communities. Programs offered by the agency include: pre-occupancy, pre-purchase, post purchase, rent delinquency, post occupancy, displacement/relocation counseling, and reverse mortgage counseling. During fiscal year 2001, the agency successfully counseled 8,437 clients with issues pertaining to housing.

**Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS)**

Winter Park, FL

\$28,810

Housing and Neighborhood Development Services of Central Florida, Inc. is a private nonprofit affordable housing agency incorporated in July 1989. HANDS serve the Florida Counties of Orlando, Orange, Osceola and Seminole. The organization has provided comprehensive housing counseling and information and referral services to over 48,000 families since its inception. Housing counseling services currently offered by the agency to low-income individuals include: home buyer education, credit repair, pre-qualification, budgeting, and default prevention. During fiscal year 2001, HANDS successfully counseled 3,367 clients resulting in 300 clients purchasing homes.

**The Center for Affordable Housing, Inc.**

Sanford, FL

\$21,150

The Center for Affordable Housing has been operating housing developments and assistance programs in Seminole County and Orange County for twenty years. They were successful in the recruitment and qualification of 140 first-time homebuyers. The homebuyers were provided with an opportunity to share in the development of their homes under the USDA Self-Help Housing Program. This includes pre-qualification to post purchase counseling and foreclosure prevention. TCFAH provides full service housing counseling assistance to low-income residents of in their selected service area. During fiscal year 2001, the agency successfully counseled 450 clients resulting in 24 clients purchasing a home.

**Tallahassee Lenders' Consortium, Inc.**

Tallahassee, FL

\$23,398

Tallahassee Lenders' Consortium, Inc. was founded in 1993. Their primary mission is providing homeownership opportunities. They have been a leader in providing comprehensive home buyer education, pre-purchase counseling, down payment and closing cost assistance to low to moderate income families of the City of Tallahassee and Leon County. TLC has also partnered with the American Association of Retired Persons (AARP) to provide education to consumers about reverse mortgages. During fiscal year 2001, TLC successfully counseled 869 clients resulting in 100 clients purchasing housing.

**GoldenRule Housing & Community Development Corp.**

Sanford, FL

\$7,165

GoldenRule Housing & Community Development Corp. was incorporated April 1991. They provide a host of housing services, which includes comprehensive housing counseling, pre/post purchase counseling, foreclosure prevention and financial literacy. Their clientele are from the Seminole County area, and services are catered to the very low through low-income residents. Many of their clients come from farm labor and subsidized rental housing. Because there is a high rate of foreclosure in the area, heavy focus is placed on foreclosure prevention in the workshops and counseling sessions. During fiscal year 2001, GoldenRule successfully counseled 1,731 clients on issues pertaining to housing.

**Family Counseling Center of Brevard, Inc.**

Rockledge, FL

\$35,303

Family Counseling Center (FCC), parent agency of Consumer Credit Counseling Service was established in 1964 and is the oldest family service in the area. Their mission is to strengthen individuals, families and communities in Brevard and Indian River Counties. FCC provides comprehensive housing counseling which includes pre/post purchase counseling, mortgage and rental default counseling, reverse mortgage seminars, fair housing information, consumer credit counseling, substance abuse therapy, and other social related services. Retaining ownership is one of FCC's highest priorities in their housing counseling plan. Of 123 default housing clients counseled in 2000-2001, only four families, or .03%, lost their homes through foreclosure.

**Community Housing Initiative, Inc.**

Melbourne, FL

\$11,485

Community Housing Initiative, Inc. (C.H.I.) has been established since 1992. They are dedicated to assisting in the provision of affordable housing to the residents of the community. C.H.I. administers the City of Melbourne's Purchase Assistance Program, which assists very low and low-income homebuyers, and the City of Palm Bay's Down Payment Assistance Program; both of which assist with down payments, closing costs and rehabilitation funds. Housing counseling services currently offered by the agency include: homebuyer education, mortgage default prevention, pre-purchase, post-occupancy, and Fair Housing education. During fiscal year 2001, the agency successfully counseled 160 clients resulting in 56 clients purchasing housing.